


UNITED STATES BANKRUPTCY COURT
for the
NORTHERN DISTRICT OF CALIFORNIA
San Jose Division

PROCEDURES FOR SUSPENDING PAYMENTS IN CHAPTER 13

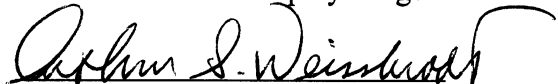
1. If a debtor is delinquent with Chapter 13 payments post-confirmation, the Chapter 13 Standing Trustee may, in her discretion, allow the debtor to suspend a payment without notice to creditors. *Creditors are not bound by the agreement between the debtor and Trustee.* The agreement will not be reduced to a written stipulation, but will be noted in the debtor's case by the Trustee's staff. Creditors can access the Trustee's website www.13network.com and view a field to track the number of suspensions a debtor receives. The Trustee may allow no more than three (3) suspended payments in a case.
2. If a fourth suspension is requested, the debtor must file a modification with notice to all interested parties, as well as those requesting special notice. In the modification, the debtor must account for all prior missed payments. The terms of the modification must clearly indicate that all prior suspended payments are being included in the modification and it must set forth the total dollar amount of payments to be suspended.
3. After a modification that addresses prior suspended payments is ordered, the Trustee may, in her discretion, resume payment suspensions following the procedures set forth in paragraph 1 above.

Approved:

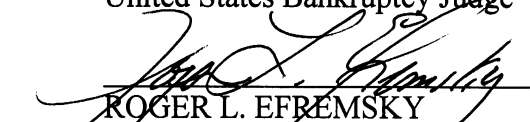
Dated: *Oct. 9, 2007*


MARILYN MORGAN
United States Bankruptcy Judge

Dated: *October 3, 2007*


ARTHUR S. WEISSBRODT
United States Bankruptcy Judge

Dated: *October 3, 2007*


ROGER L. EFREMSKY
United States Bankruptcy Judge